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Capital One 360 Settlement Administrator

Clerk of the Court, United State District Court, Eastern District of Virginia, Albert V. Bryan
United States Courthouse
401 Courthouse Square,
Alexandria, VA 22314

Subject: Concern Regarding Interest Disparity – 360 Money Market Account

re: Capital One 360 Savings Account Interest Rate Litigation, No. 1:24-md-03111-DJN)

To Whom It May Concern,

I am writing in reference to the recent class action settlement involving Capital One's 360 Savings accounts. I understand that the settlement addresses the issue of customers earning significantly less interest on their 360 Savings accounts compared to the 360 Performance Savings accounts, due to a lack of notification and transparency regarding the availability of higher-yield options.

I would like to bring to your attention that I held a **Capital One 360 Money Market Account** during the covered period (September 18, 2019 - June 16, 2025). While this account type was marketed as a higher-yield savings option, I have since learned that the **360 Performance Savings Account** offered substantially better interest rates-up to 4.3% in 2022 -while my money market account earned significantly less.

To my knowledge, I was never informed by Capital One that the 360 Performance Savings Account existed or that it offered a better return on savings. Had I been made aware, I would have considered transferring my funds to that account to maximize my interest earnings.

In fact, when I discovered on your website that the 360 Performance Account existed, I opened one in January 2024.

Given the similarities in how both the 360 Savings and 360 Money Market accounts were treated—specifically, the lack of communication about better-yielding alternatives—I respectfully request that my account be reviewed for inclusion in the settlement or for similar consideration. I believe the same principles of fairness and transparency apply.

Please let me know if any additional documentation is required to support my request. I appreciate your time and attention to this matter and look forward to your response.

EXHIBIT 1

Account History (sampling of interest earned)

Account		Sep-19	Dec-19	Mar-20	Jun-20	Jul-20	Sep-20	Oct-20	Dec-20	Mar-21
*3264	Savings	1	0.63	0.55	0.5	0.5	0.5	0.41	0.36	0.31
*8840	Savings	0.98	0.65	0.51	0.52	0.51	0.51	0.43	0.33	0.3
*0832	Money Market	1.95	1.53	1.38	1.14	0.8	0.55	0.4	0.35	0.3

Statements Not Available

Apr-20	Jan-21	Jan-22	Feb-23	Aug-24
May-20	Feb-21	Feb-22	Apr-23	
Aug-20	Apr-21	Apr-22	Aug-23	
Nov-20	May-21	May-22	Oct-23	
	Nov-21	Jul-22	Nov-23	
		Aug-22		
		Nov-22		

360 Performance Savings was opened January 2024 when I discovered this product had a much higher yield than both the Savings & Money Market Accounts.

I object to the current settlement in that it does not address Money Market accounts, which I believe is unreasonable. Capital One should be held accountable to its customers who chose these type accounts for their interest bearing nature, and then were unknowingly decreased over time while new account types were created and allowed higher interest rates. I will not be available to attend the Final Approval hearing but ask that a response be provided by either email or letter.

Sincerely,
Ali Donoho